

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

1 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 1 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-23898  
Henry Strehle Judge: JNP

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: 3/13/2018  
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/SW Initial Debtor: /s/ HS Initial Co-Debtor: /s/

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 573.00 per month to the Chapter 13 Trustee, starting on April 1, 2018 for approximately 52 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,860.00+300
DOMESTIC SUPPORT OBLIGATION	Child Support	notice only
Internal Revenue Service	taxes	notice only
State of New Jersey	taxes	notice only

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Ditech	553 N. 4th St.	\$38,532.91	\$24,000.00	none	\$24,000.00	5%	\$27,174.60

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
SLS	43 New Street	\$62,000.00	\$121,660.73
US Cust bank	43 New Street	\$62,000.00	\$0.00
Bridgeton Utilities	43 New Street	\$62,000.00	\$0.00

**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
Millville Utilities	533 N. 4th St. Millville, NJ 08332	\$131.91

**Part 5: Unsecured Claims** ☒ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ 0.00 to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases** ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Ditech	533 N. 4th St.	\$38,532.91	\$24,000.00	\$27,174.60	\$11,358.31

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Priority Claims
- 3) Secured Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.



**Part 9: Modification ☒ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 3/13/18.

Explain below **why** the plan is being modified:

1) To list the property with SLS as surrendered under part 4(e). 2) To list the debt with Bridgeton Utilities as surrendered under part 4(e). 3) To list the debt with US Cust Bank as surrendered under part 4(e).

Explain below **how** the plan is being modified:

1) To list the property with SLS as surrendered under part 4(e). 2) To list the debt with Bridgeton Utilities as surrendered under part 4(e). 3) To list the debt with US Cust Bank as surrendered under part 4(e).

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 3/13/18

/s/Seymour Wasserstrum  
Attorney for the Debtor

Date: 3/13/18

/s/ Henry Strehle  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 3/13/18

/s/Seymour Wasserstrum  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 3/13/18

/s/ Henry Strehle  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

## Certificate of Notice Page 11 of 12

United States Bankruptcy Court  
District of New JerseyIn re:  
Henry J Strehle, III  
DebtorCase No. 17-23898-JNP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf901Page 1 of 2  
Total Noticed: 39

Date Rcvd: Mar 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2018.

db +Henry J Strehle, III, 43 New Street, Bridgeton, NJ 08302-2401  
 cr +City of Bridgeton, c/o Bertram Law Office, L.L.C., 56 Fayette Street,  
 Bridgeton, NJ 08302-2425  
 cr +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 516928872 +AR Resources, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206  
 517061395 BANK OF AMERICA, N.A., PO BOX 31785, TAMPA FL 33631-3785  
 516928873 Boscov's, PO Box 17642, Baltimore, MD 21297-1642  
 516928874 +Bridgeton Tax Office, 168 Commerce St E, Bridgeton, NJ 08302-2622  
 516928875 +Bridgeton Water And Sewer Dept., 181 East Commerce St., Bridgeton, NJ 08302-2623  
 516928884 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot Credit Services, Po Box 182676,  
 Columbus, OH 43218-2676)  
 516983017 +Deutsche Bank National Trust Co., Trustee(See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 516928878 +Donna Strehle, 43 New St., Bridgeton, NJ 08302-2401  
 516928882 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429  
 (address filed with court: Focus Receivables Management, 1130 Northchase Parkway, Suite 150,  
 Marietta, GA 30067)  
 516928880 Fashion Bug, 1103 Allen Dr, Milford, OH 45150-8763  
 516928881 +First Source, Po Box 628, Buffalo, NY 14240-0628  
 516928883 +Home Depot, PO Box 6325, The Lakes, NV 88901-0001  
 516928886 IRS, PO Box 725, Special Procedures Function, Springfield, NJ 7081  
 516928889 Millville Tax Collector, PO Box 609, Millville, NJ 08332-0609  
 516928890 Millville Water And Sewer Department, 12 S High St, Millville, NJ 08332-4244  
 516928891 National Enterprise Systems, 29125 Solon Road, Solon, OH 44139-3442  
 516928892 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex,  
 Trenton, NJ 08625-0112  
 516928895 SLS Mortgage, P.O. Box 636005, Littleton, CA 80163-6005  
 516928896 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, P.O. Box 245,  
 Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)  
 516928894 Sears Credit Cards, Po Box 183081, Columbus, OH 43218-3081  
 516928897 +Sterling National Bank, 21 Scarsdale Raod, Tuckahoe, NY 10707-3204  
 516928898 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US Bank, PO Box 790408, St. Louis, MO 63179-0179)  
 516928899 +US Bank Cust Sterling National, 400 Rella Blvd, Suffern, NY 10901-4241  
 516928901 +Wells Fargo Financial, PO Box 98784, Las Vegas, NV 89193-8784

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 14 2018 23:21:02 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 14 2018 23:20:58 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516958224 +E-mail/Text: tracey.gregoire@millvillenj.gov Mar 14 2018 23:20:59 City of Millville,  
 12 S. High Street, Milville, NJ 08332-4244  
 516928876 E-mail/Text: mrdiscen@discover.com Mar 14 2018 23:20:07 Discover, P.O. Box 15316,  
 Wilmington, DE 19850-5316  
 516928877 E-mail/Text: bankruptcy.bnc@ditech.com Mar 14 2018 23:20:39 Ditech Financial LLC,  
 PO Box 6172, Rapid City, SD 57709-6172  
 517083386 E-mail/Text: bankruptcy.bnc@ditech.com Mar 14 2018 23:20:39  
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 516928885 E-mail/Text: cio.bncmail@irs.gov Mar 14 2018 23:20:31 IRS, PO Box 744,  
 Springfield, NJ 07081-0744  
 517083498 E-mail/PDF: resurgentbknofications@resurgent.com Mar 14 2018 23:29:58  
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota),,  
 N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516928888 +E-mail/Text: ebn@ltdfin.com Mar 14 2018 23:20:40 Ltd, 7322 Southwest Freeway Suite 1600,  
 Houston, TX 77074-2134  
 516928893 E-mail/PDF: gecsedirecoverycorp.com Mar 14 2018 23:27:47 Old Navy, PO Box 530942,  
 Atlanta, GA 30353-0942  
 517058759 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 14 2018 23:36:45 Verizon,  
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 516928900 E-mail/PDF: gecsedirecoverycorp.com Mar 14 2018 23:27:53 Walmart, Po Box 981470,  
 El Paso, TX 79998-1470

TOTAL: 12

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 39

Date Rcvd: Mar 14, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517020855 US Bank Cust for PC5 Sterling Natl  
516928879\* +Donna Strehle, 43 New St., Bridgeton, NJ 08302-2401  
516928887\* +Irs, P.O. Box 7346, Philadelphia, PA 19101-7346  
517098866\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)  
516928871 ##A-1 Collection, 101 Grovers Mill Road - Suite 303, Lawrenceville, NJ 08648-4706  
TOTALS: 1, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 16, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on March 13, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
First Franklin Mortgage Loan Trust 2006-FF9, Mortgage Pass-Through Certificates, Series 2006-  
FF9 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Linda S. Fossi on behalf of Creditor US Bank Cust PC5 Sterling Natl lfossi@zeitzlawfirm.com,  
gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com  
Michael Frederick Dingerdissen on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
Rebecca J. Bertram on behalf of Creditor City of Bridgeton rebeccajbertram@gmail.com  
Seymour Wasserstrum on behalf of Debtor Henry J Strehle, III mylawyer7@aol.com,  
ecf@seymourlaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8